

Due Date: February 18 18995/95

N THE CAPTED STATES PATENT AND TRADEMARK OFFICE

Applicant: M Serial No.: 08

Morag M. Eaton et al. 08/886,485 Examiner: Group Art Unit: K. Bonavito

FEB 1 9 1999

Filed: Title: July 1, 1997 Docket: MULTI-TRANSACTION SERVICE SYSTEM 2761 7282

Group 2700

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on February 10, 1999.

AMENDMENT UNDER 37 C.F.R. §1.111

Assistant Commissioner for Patents

Washington, D.C. 20231

Dear Sir:

In response to the Office Action dated November 18, 1998, please amend the above-identified application as follows:

IN THE SPECIFICATION

Please replace the Abstract with the Abstract page attached hereto.

IN THE CLAIMS

Please amend claims 1, 4, and 5, and add new claims 9-16 as follows: